

PAYDAY ACH/DIRECT DEPOSIT FEE SCHEDULE
Effective October 5th 2007

NSF FEES:	1 Trans	2 Trans	3 Trans	4 Trans **
1. NSF amount up to \$1,000 =	\$100	\$150	\$200	\$250
2. NSF amount \$1,001 to \$3,000 =	\$150	\$200	\$250	\$300
3. NSF amount \$3,001 to \$5,000 =	\$200	\$250	\$300	\$350
4. NSF amount \$5,001 to \$9999999 per thousand	\$250	\$300	\$350	\$400 + \$35

*** ACH fees are charged by transaction. Billing, Taxes, Workers Comp, 401(k) etc are all charged to Payday as separate transactions when NSF's occur on each transaction.*

NSF LATE FEES- Failure to wire transfer unfunded NSF by 2PM day of notification:

1. One day late =	2% of NSF
2. Two days late =	2.5% of NSF
3. Three days late =	3% of NSF
4. Four days late =	3.5% of NSF
5. Five to 10 days =	4% of NSF
6. More than 10 days =	5% of NSF

ACH\Direct Deposit Charges (Bank Charges)

1. File Transmittal	\$7.50 per payroll
2. Direct Deposits per Employee	\$.09 cents
3. File Reversal	\$35.00
4. Account Change*	\$5.00
5. Employee Acct Closed	\$5.00
6. Account Maintenance***	\$5.00
7. Pre Fund Wire of Payroll	\$30.00

- * Many times an employee's account number will change due to many reasons, bank merger, new computer, etc. They fail to notify you of the new account number. Our ACH system will seek out the new number, if available, and place the direct deposit through with a warning to PAYDAY to change the number immediately.
- ** *Any notification via the ACH system of changes that need to be made to the direct deposit data that had not been previously reported by the Employer. Bank routing/transit number changes, new account numbers etc. All of these charges only apply when we get charged by the ACH Originator. If an employee\employer turns in new bank acct information before PAYDAY gets invoiced, no charges apply.